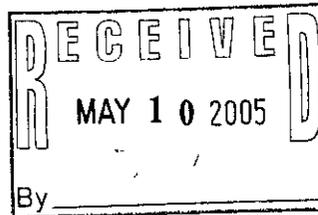


Bank of Minden

MAIN BANK
P O BOX 8
MINDENMINES, MO 64769
PHONE 417-842-3313
FAX 417-842-3514



LIBERAL BRANCH
P O BOX 8
LIBERAL, MO 64762
PHONE 417-843-6445
FAX 417-843-2969

May 9, 2005

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corp.
550 17th Street, N.W.
Washington, D.C. 20429

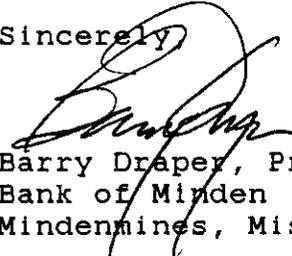
Re: RIN 3064-AC89

Dear Mr. Feldman,

I strongly support the current effort to relieve community banks of some of the unnecessary burden of compliance. We are a small bank in a rural community and the cost and complexity of compliance with the various CRA and BSA regulations in particular are becoming a real burden for us. We do our level best to serve our community and we literally know everyone that comes in our door, yet we must deal with these ever expanding regulations and reports. Increasingly, our time spent on safety and soundness issues and training are taking a back seat to compliance.

I have been a banker for more than twenty years and have a number of friends that have been in banking for years also. When we get together, the primary topic is the growing compliance burden. We must have some relief or I think you will begin to see many of the experienced bankers leave the industry.

Sincerely,



Barry Draper, President
Bank of Minden
Mindenmines, Missouri 64769